

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JERALD W. DONALDSON, SR

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23083 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/03/2019 and confirmed on 9/27/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|----------|------------|
| Total Receipts | | 106,902.16 |
| Less Refunds to Debtor | 1,658.22 | |
| TOTAL AMOUNT OF PLAN FUND | | 105,243.94 |

| | | |
|------------------------------------|----------|-----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 6,286.00 | |
| Trustee Fee | 5,370.97 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 11,656.97 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | NATIONSTAR MORTGAGE LLC** | 0.00 | 63,505.85 | 0.00 | 63,505.85 |
| | Acct: 8175 | | | | |
| | PHFA(*) | 0.00 | 1,575.00 | 0.00 | 1,575.00 |
| | Acct: 2111 | | | | |
| | NATIONSTAR MORTGAGE LLC** | 20,682.79 | 20,682.79 | 0.00 | 20,682.79 |
| | Acct: 8175 | | | | |
| | PHFA(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2111 | | | | |
| | CAPITAL ONE AUTO FINANCE - DIV CAPIT | 6,408.81 | 6,408.81 | 852.66 | 7,261.47 |
| | Acct: 7226 | | | | |
| | | | | | 93,025.11 |

| | | | | | |
|----------|--|----------|----------|------|------|
| Priority | | | | | |
| | RUSSELL A BURDELSKI ESQ* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | JERALD W. DONALDSON, SR | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | JERALD W. DONALDSON, SR | 1,658.22 | 1,658.22 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LAW OFFICES OF RUSSELL A BURDELSKI | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RUSSELL A BURDELSKI ESQ* | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RUSSELL A BURDELSKI ESQ* | 1,046.00 | 1,046.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-20 | | | | |
| | LAW OFFICES OF RUSSELL A BURDELSKI | 990.00 | 990.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-22 | | | | |
| | RUSSELL A BURDELSKI ESQ* | 1,250.00 | 1,250.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-22 | | | | |

*** NONE ***

| | | | | | |
|-----------|--------------------------------------|----------|--------|------|--------|
| Unsecured | | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,598.67 | 211.96 | 0.00 | 211.96 |
| | Acct: 2163 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,099.54 | 145.78 | 0.00 | 145.78 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 0143 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES LLC | 677.70 | 89.86 | 0.00 | 89.86 |
| | Acct: 7272 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC | 499.72 | 66.26 | 0.00 | 66.26 |
| | Acct: 0650 | | | | |
| | CAVALRY SPV I LLC - ASSIGNEE** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0039 | | | | |
| | PINNACLE CREDIT SERVICES LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2957 | | | | |
| | DUQUESNE LIGHT COMPANY(*) | 362.05 | 48.00 | 0.00 | 48.00 |
| | Acct: 5775 | | | | |
| | BERNSTEIN BURKLEY PC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | AIS PORTFOLIO SERVICES (AMERICAN IN | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PHFA(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 561.86 |
| TOTAL PAID TO CREDITORS | | | | | 93,586.97 |

TOTAL CLAIMED
PRIORITY 0.00
SECURED 27,091.60
UNSECURED 4,237.68

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JERALD W. DONALDSON, SR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23083 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
JERALD W. DONALDSON, SR
Debtor

Case No. 19-23083-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 25, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + JERALD W. DONALDSON, SR, 129 ORCHARD DRIVE, PITTSBURGH, PA 15236-1439 |
| 15108365 | BAYVIEW LOAN SERVICING, PO BOX 650091, Dallas, TX 75265-0091 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 26 2024 00:32:12 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: bankruptcy@cavps.com | Oct 26 2024 01:09:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 |
| cr | + Email/Text: blegal@phfa.org | Oct 26 2024 01:09:00 | Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406 |
| 15099203 | ^ MEBN | Oct 26 2024 00:07:25 | BAYVIEW FINANCIAL, C/O KML LAW GROUP, PC, STE 5000, 701 MARKET STREET, Philadelphia, PA 19106-1541 |
| 15099202 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Oct 26 2024 00:59:00 | BAYVIEW FINANCIAL, 4425 PONCE DE LEON BLVD, Miami, FL 33146-1873 |
| 15132784 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Oct 26 2024 00:59:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837 |
| 15108366 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 26 2024 00:32:48 | CAPITAL ONE, PO BOX 30277, Salt Lake City, UT 84130-0277 |
| 15108367 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Oct 26 2024 00:57:29 | CAPITAL ONE AUTO, PO BOX 60511, City of Industry, CA 91716-0511 |
| 15112348 | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 26 2024 00:33:25 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15120148 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 26 2024 00:56:46 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15099844 | + Email/Text: bankruptcy@cavps.com | Oct 26 2024 01:09:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15302503 | + Email/Text: nsm_bk_notices@mrcooper.com | Oct 26 2024 01:07:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 15138589 | + Email/Text: kburkley@bernsteinlaw.com | Oct 26 2024 01:10:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |

District/off: 0315-2

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 21

| | | | |
|----------|--|----------------------|--|
| 15507483 | Email/Text: nsm_bk_notices@mrcooper.com | Oct 26 2024 01:07:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741 |
| 15696892 | Email/Text: nsm_bk_notices@mrcooper.com | Oct 26 2024 01:07:00 | Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741 |
| 15108368 | + Email/Text: blegal@phfa.org | Oct 26 2024 01:09:00 | PA HOUSING FINANCE AGENCY, 211 NORTH FRON STREET, PO BOX 15206, Harrisburg, PA 17105-5206 |
| 15112119 | Email/Text: blegal@phfa.org | Oct 26 2024 01:09:00 | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105 |
| 15137321 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 26 2024 00:55:20 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15104625 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 26 2024 01:18:51 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | BAYVIEW LOAN SERVICING, LLC |
| cr | | Community Loan Servicing, LLC |
| cr | | NATIONSTAR MORTGAGE LLC |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | * | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15108364 | *+ | BAYVIEW FINANCIAL, C/O KML LAW GROUP, PC, STE 5000, 701 MARKET STREET, Philadelphia, PA 19106-1541 |
| 15108363 | *+ | BAYVIEW FINANCIAL, 4425 PONCE DE LEON BLVD, Miami, FL 33146-1873 |

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------|---|
| Denise Carlon | on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com |

District/off: 0315-2

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: pdf900

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
(PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor NATIONSTAR MORTGAGE LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor JERALD W. DONALDSON SR Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

TOTAL: 10